

Other Tips

- Contact FEMA and/or your insurance company as soon as possible to see if your losses are covered or if there is assistance available.
- Try to document your losses if it is safe to do so by taking pictures of the damage and making a list of any property that was damaged or destroyed. Try to include a description of the item, the date you purchased it, what it cost at the time, and what you think it would cost to replace it.
- If you have trouble dealing with your insurance company or if you think they improperly denied your claim, you can make a complaint with the S.C. Department of Insurance by calling (800) 768-3467.

Resources

Other Free Legal Services in a FEMA-disaster county:

SC Bar at 1.877.797.2227 ext. 120 (Toll Free) or 1.803.576.3815 (Local) or Email at DisasterInfo@SCBar.org

Food

- Harvest Hope Food Bank - 803.254.4432
- Lowcounty Food Bank - 843.747.8146

United Way/2-1-1 Information and Referral - 866.892.9211

National Resources for the American Red Cross - 866.438.4636

FEMA - 800.621.3362 or www.DisasterAssistance.gov

Additional information may be found at:

LawHelp.org/SC

South Carolina's guide to free legal resources

Housing Cases Accepted

Access to Quality Housing
Evictions
Foreclosures
Heirs Property
Landlord/Tenant Issues
Public Housing
Security Deposit Returns
Utility Cutoffs

Other Legal Representation

Consumer & Bankruptcy
Education
Employment
Family
Federal Income Tax
Housing
Migrant Farm Workers
Probate

This brochure was prepared by South Carolina Legal Services and is provided as a public service.

Copyright retained by
South Carolina Legal Services

Printed October 2015



South Carolina
BAR FOUNDATION
Lawyers Sustaining Justice



**South Carolina
Legal Services**

Balancing the Scales of Justice

DISASTER INFORMATION FOR HOMEOWNERS



Our Mission

South Carolina Legal Services is a statewide law firm that provides civil legal services to protect the rights and represent the interests of low-income South Carolinians.

For Free Services

1 (888) 346-5592

contactus@sclegal.org

www.sclegal.org / www.lawhelp.org/sc

www.probono.net/sc



Homeowners Insurance

- If your home or property was damaged in a disaster, the first thing you should do is contact your insurance company if you have homeowners insurance.
- Homeowners insurance usually covers damage caused by fire, tornado, and other kinds of natural disasters. However, it usually does not cover damage caused by a flood. For that, you usually need to have a separate flood insurance policy. You should check with your insurance company regardless to find out what kind of coverage you have.



- Try to make a list of all the property that was damaged or destroyed. This list should include as much information as possible including a description of each item, the approximate date you bought it, the cost at the time you bought it, and what you think it will cost to replace it. Take pictures of all damaged areas and items.
- You may be eligible to receive money for living expenses from your insurance company if you need it.



Mortgage Payments

- If you have a mortgage, you must continue to pay it even if your house is damaged or you cannot live in it.
- If you are having trouble paying your mortgage, you should check with your lender because some offer grace periods that allow you to stop making payments for a while (although interest may continue to be added).
- Replace the paragraph marked to the following:

If you are having trouble paying your mortgage because you lost your job or had a reduction in your income as a result of the disaster, you may be eligible for:

- SC HELP—This program can pay up to \$36,000 to assist with mortgage payments or bring a mortgage current if you have suffered reduction in your income of 20% or more. Other kinds of assistance are also available. Call (888) 257-1988 or apply online at www.SCHELP.gov.
- Disaster Unemployment Assistance—Call the S.C. Department of Employment and Workforce at (888) 834-5890 or go to www.dew.sc.gov to find out if you are eligible.

What If I Don't Have Insurance or My Insurance Doesn't Cover the Damage to my Property?

- If the damage to your property is not covered by insurance, you may be able to get assistance from the Federal Emergency Management Agency ("FEMA").
- You can find out if FEMA assistance is available and apply for it by calling 1-800-621-3362 or going to www.DisasterAssistance.gov.

What if I Live in a Condominium?

- If you had owner's or renter's insurance, you should contact your insurance company as soon as possible.
- There may also be an association insurance policy that covers other losses. You should contact that insurance company or someone with your owner's association to get more information.

